



Linda S. Adams
Secretary for
Environmental Protection



Department of Toxic Substances Control

Maureen F. Gorsen, Director
1001 "I" Street
P.O. Box 806
Sacramento, California 95812-0806



Arnold Schwarzenegger
Governor

Brownfields Cleanup Revolving Loan Fund

APPLICATION PACKAGE

Attached are the application documents required to request funding from the Department of Toxic Substances Control's (the Department's) Brownfields Cleanup Revolving Loan Fund.

There are two parts to this application process: (1) Borrower and Site Eligibility information and (2) Detailed Financial information. The applicant is to complete and/or sign the following attached documents:

- Borrower Eligibility Criteria Checksheet (1 page)
- Site Eligibility Application document (2 pages)
- Brownfields Loan Application (2 pages)
- Provide signature verifying applicant has read and acknowledges the related requirements/applicable laws (5 pages)

The Revolving Loan Fund Loan Committee will review the items submitted as Part 1 of the application review process. If approved, the applicant will be asked to submit the additional information outlined in the Application Checklist, including the Personal Financial Statement (2 pages) and the Business Debt Schedule (1 page), along with the \$500 loan application fee (non-refundable). Please ensure you are submitting all of the required documentation outlined on the lower portion of the provided Application Checklist.

You will be contacted as soon as a review/determination has been made concerning your application. If needed, you may be asked to provide additional information.

Please contact Laurie Grouard at (916) 323-3394 or e-mail LoansGrants@dtsc.ca.gov if you have questions.

Thank you for your interest in the Department's Revolving Loan Fund Program!



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Brownfields Cleanup – Borrower Eligibility Criteria

The following questions help to determine the eligibility of applicants requesting funding under this program. All Applicants must submit information regarding their environmental compliance history. Please include an explanation on a separate page for each "yes" answer.

Have you ever been convicted of a felony or misdemeanor involving the regulation of hazardous materials?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been convicted of a felony or misdemeanor crimes involving moral turpitude, including, but not limited to, the crimes of fraud, bribery, the falsification of records, perjury, forgery, conspiracy, profiteering, or money laundering?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you in violation of an administrative order or agreement issued by or entered into with any federal, state, or local agency that requires response action at a site or a judicial order or consent decree that required response action at a site?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you currently, or have you ever have been subject to any penalties resulting from environmental non-compliance at the site subject to the loan request?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you currently, or have you ever, been a generator or transporter of contamination at the site subject to the loan request?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been suspended, debarred, or otherwise declared ineligible for funding or grants under any federal government program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the subject property currently listed, or proposed for listing, on the National Priorities List?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is removal action required to be taken at the site within 6 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is a Federal or state agency currently planning or conducting a response or enforcement action at the subject property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever declared bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you party to any claim or lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No



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BROWNFIELDS CLEANUP LOAN – SITE ELIGIBILITY

SITE ELIGIBILITY APPLICATION: Please attach any completed environmental assessments, cost estimates, or environmental consultant's remediation proposal outlining the scope of work. Attach a description of the intended reuse of the property after the remediation is complete.

Project name _____

Street address _____

APN(s) _____

(if there are multiple property addresses and APNs, please provide additional information on a separate page and identify that page as Exhibit 1)

Describe property's current use (commercial, residential, abandoned, unimproved, etc.) _____

Provide a brief history of the site's past uses _____

Describe any previous environmental contamination on this site that has been remediated? _____

(including the removal of underground storage tanks) _____

What is the site presently zoned for? _____

Disclose what information specific to the site leads you to believe that environmental contamination needs remediation? (Please submit any completed environmental assessments and remediation plans for review—when applicable, include information about conducting All Appropriate Inquiries.)

☐ Phase I completed by environmental consultant

☐ Phase II completed by environmental consultant

☐ Phase III completed by environmental consultant

☐ Remedial action plan prepared by environmental consultant

☐ Other: _____

Name of Environmental Consultant _____

Contact Person _____

Address _____

City _____ State _____ Zip _____

Telephone _____ E-mail _____

Is the site listed on a state or federal list of hazardous or contaminated sites? ☐ Yes ☐ No

If yes, disclose the list and contamination: _____

Is removal of the hazardous material required to be taken within six months? ☐Yes ☐No
Is there a water source on the site or within 100 feet of the site boundaries (e.g.,
pond, stream, wetland)? ☐Yes ☐No
If yes, describe the water source. _____

Is the site within a flood hazard area? ☐Yes ☐No
Has any government agency notified the applicant of any pollution or safety
violations, citations, or enforcement actions at this or any other location? ☐Yes
☐No

If yes, provide the following information:

Date of Order _____
Agency Name _____
Agency Contact _____
Telephone Number _____
E-mail Address _____

What was the resolution of the action? _____

Is any litigation pending or threatened, or which would affect the applicant's ability
to complete the project? ☐Yes
☐No

If yes, disclose the nature of the litigation: _____

Remediation Plan: (brief summary and cost estimates) _____

By signing below, the applicant certifies that:

- The applicant has never been convicted of a felony or misdemeanor involving the regulation of hazardous materials;
- The applicant has never been convicted of a felony or misdemeanor crimes involving moral turpitude, including, but not limited to, the crimes of fraud, bribery, the falsification of records, perjury, forgery, conspiracy, profiteering, or money laundering;
- The applicant is not currently or ever have been a generator or transporter of contamination, or subject to any penalties resulting from environmental non-compliance at the subject site;
- The applicant has never been suspended, debarred, or otherwise declared ineligible for funding or grants under any federal government program.
- The applicant is not potentially liable for response costs at the property pursuant to CERCLA Section 107

Business Name _____

By _____ Date _____
Signature / Title

By _____ Date _____
Signature / Title



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Brownfields Loan Application

Loan Amount: \$	Estimated Project Cost: \$	Property Location:
Project Description:		

Ownership Information. Please provide the following information for each owner (attach additional applications if necessary).

First Name	Last Name	Title	Percentage of Ownership
Home Street Address	City	State & Zip Code	Home Phone Number
Social Security Number	Date of Birth	Total Household Income	Sources
Employer's Name (if different than applicant)		Years with Company	Position
() Rent () Own Home Number of Years:	Home Rent / Mortgage Payment \$	Total of All Home Mortgages \$	Current Home Market Value \$
Personal Accounts: Bank Name	Account Number	Checking Balance \$	Savings Balance \$

Business Information

Complete Legal Business Name		Federal Tax ID Number	Date Business Established
Business Street Address		City	State Zip Code
Mailing Address (if different from above)		City	State Zip Code
Business Phone Number	Fax Number	E-Mail	
Type of Business	Number of Full Time Employees		Number of Part Time Employees

Legal Entity (Please check one)

() New Business	() Sole Proprietor	() Partnership	() Corporation
() Other:			

Company Ownership

Principal	Title	% of Ownership	Social Security No.
1.			
2.			
3.			
4.			

Banking Information

Business Checking Bank Name	Account Number	Current Balance \$	Contact Name
Business Savings Bank Name	Account Number	Current Balance \$	Contact Name

Collateral Offered

	Yes _____	No _____	<u>Present Market Value</u>	<u>Present Loan Balance</u>
Land Acquisition	Yes _____	No _____		
Land and Building Acquisition	Yes _____	No _____		
Machinery & Equipment	Yes _____	No _____		
Residential Real Estate	Yes _____	No _____		
Other: include items like personal guarantees, assignments, leases, insurance	Yes _____	No _____		
Total				
Source of Applicant's Equity / Capital Injection: _____				

General Information Concerning Applicant, Owners, Cosigners, and Guarantors

Are any assets held in trust?	Yes _____	No _____
Have you ever declared bankruptcy?	Yes _____	No _____
Are you party to any claim or lawsuits?	Yes _____	No _____
Have you been suspended, debarred, or otherwise declared ineligible for funding or grants under any federal government program?	Yes _____	No _____
Please include an explanation on a separate page for each "yes" answer.		
The following information is requested to monitor compliance with the equal opportunity laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you do not wish to furnish the information, please check the box below. I do not wish to furnish this information. <input type="checkbox"/>		

Race / National Origin:

<input type="checkbox"/> African American	<input type="checkbox"/> Asian or Pacific Islander	<input type="checkbox"/> 1. Non Veteran	Gender: Female <input type="checkbox"/> Male <input type="checkbox"/>
<input type="checkbox"/> Native American	<input type="checkbox"/> White	<input type="checkbox"/> 2. Viet Nam Era Veteran	
<input type="checkbox"/> Eskimo or Aleut	<input type="checkbox"/> Other	<input type="checkbox"/> 3. Other Veteran	

Agreements / Signatures (If more than 2 owners, attach additional signed applications with Ownership section completed)

I represent and declare that this is a true and correct statement of the financial position of the prospective borrower, and its owners, cosigners, and guarantors. The applicants listed above authorizes the State of California or SAFE-BIDCO to obtain credit reports, to check the individual and/or business credit rating of both the business applicant and the individual owner(s) signing below. Each person signing below certifies that he/she is signing on behalf of the business and that such signer is authorized to execute this credit application on behalf of the business applicant. Applicants also authorize the State of California or SAFE-BIDCO to obtain copies of tax returns and information from the IRS or other taxing authorities and agree to execute whatever forms necessary to obtain such information.

Authorized Signature	Date	Authorized Signature	Date
Authorized Signature	Date	Authorized Signature	Date

Statements Required by Law and Executive Order

Federal executive agencies, including the U.S. Environmental Protection Agency (USEPA), are required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to recipients or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. USEPA has issued regulations and procedures that implement these laws and executive orders.

The Borrower will carry out the Project in accordance with the Comprehensive Environmental Response Compensation and Liability Act (CERCLA) in (42 USC 9601 et seq.); Uniform Administrative Requirements for Grants and Cooperative Agreements to States and Local Governments (40 CFR Part 31); Cooperative Agreements for Superfund Response Actions (40 CFR Part 35, Subpart O); the National Oil and Hazardous Substances Contingency Plan (NCP) (40 Part 300). In addition, the loan recipient agrees to comply with the following federal statutes:

Privacy Act (5 U.S.C. 552a)

The Privacy Act of 1974 is a law which mandates how federal agencies maintain records about individuals. The law strives to balance the government's need to maintain these records with the individual's right to be protected from unwarranted invasions of personal privacy. The Privacy Act requires that agencies collect only information on individuals that is necessary to carry out an agency function, provide safeguards to protect the records from unauthorized access and disclosure, allow people to see the records kept on them, and provide an opportunity to correct inaccuracies.

Any person can request to see or get copies of any personal information that the USEPA has in his or her file, when that file is retrievable by individual identifiers, such as name or social security numbers. Requests for information about another party may be denied unless the USEPA has the written permission of the individual to release the information to the requestor. Disclosure exceptions that do not require consent of the individual of record are: internal agency request, Freedom of Information Act requirements, routine agency use, requests by the Bureau of the Census, statistical research or reporting requests, preservation of records by the National Archives and Records Administration, requests for civil or criminal law enforcement, Congressional disclosure requests, disclosure for health or safety purposes, requests by the General Accounting Office, requests made pursuant to the order of a court of competent jurisdiction, or for debt collection {Federal Claims Collections Act of 1966 [31U.S.C. 3701(a)(3)] & Debt Collection Act of 1982 [P.L. 97-365]}.

When this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, the USEPA may refer it to the appropriate agency, whether Federal, State, local, or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. See Fed. Reg. 8020 (1991) for other published routine uses.

Complete USEPA Privacy Act procedures are set out in 40 CFR Part 16.

Freedom of Information Act (5 U.S.C. 552)

This law provides, with some exceptions, that USEPA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure

the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest USEPA office and be identified as a Freedom of Information request.

Relationship of the Freedom of Information Act to the Privacy Act

The Freedom of Information Act (FOIA) and the Privacy Act both deal with the disclosure of information held by the Federal Government. The FOIA generally gives the public the right to inspect their government's records, but has exemptions which permit the withholding of certain limited classes of records, including records which would cause a clearly unwarranted invasion of personal privacy if disclosed. As a general rule, the Privacy Act does not affect the public's right of access to records available under the FOIA.

Right of Financial Privacy Act of 1978 (12 U.S.C. 3401)

This is notice to you as required by the Right of Financial Privacy Act of 1978, of the USEPA's, State of California Department of Toxic Substances Control's (DTSC) and State Assistance Fund for Enterprise, Business and Industrial Development Corporation's (SAFE-BIDCO) access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guarantee. The law provides that the USEPA, DTSC, & SAFE-BIDCO shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government loan or loan guarantee agreement. The USEPA, DTSC, or SAFE-BIDCO is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that the USEPA's, DTSC's and SAFE-BIDCO's access rights continue for the term of any approved loan or loan guarantee agreement. No further notice to you of USEPA's, DTSC's and SAFE-BIDCO's access rights is required during the term of any such agreement. The law also authorizes the USEPA, DTSC, or SAFE-BIDCO to transfer to another Government authority any financial records included in an application for a loan, or concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan or loan guarantee or to collect on a defaulted loan or loan guarantee. No other transfer of your financial records to another Government authority will be permitted by the USEPA, DTSC, or SAFE-BIDCO except as required or permitted by law.

Information Practices Act of 1977

All departments and agencies of the State of California shall enact and maintain a permanent privacy policy, in adherence with the Information Practices Act of 1977 (Civil Code Section 1798 et seq.), that includes, but not necessarily limited to, the following principles: (a) Personally identifiable information may only be obtained through lawful means; (b) The purposes for which personally identifiable data are collected shall be specified at or prior to the time of collection, and any subsequent use of the data shall be limited to and consistent with the fulfillment of those purposes previously specified; (c) Personal data may not be disclosed, made available, or otherwise used for a purpose other than those specified, except with the consent of the subject of the data, or as required by law or regulation; (d) Personal data collected shall be relevant to the purpose for which it is needed; and (e) The general means by which personal data is protected against loss, unauthorized access, use, modification, or disclosure shall be posted, unless the disclosure of those general means would compromise legitimate agency objectives or law enforcement purposes.

As a State entity, DTSC's records (and those of the loan recipients and contractors) are also subject to the Public Records Act. The Public Records Act is designed to give the public access to information in possession of public agencies: "public records are open to inspection at all times during the office hours of the...agency and every person has a right to inspect any public record,

except as . . . provided, [and to receive] an exact copy" of an identifiable record unless impracticable. (Government Code § 6253). Specific exceptions to disclosure are listed in sections 6253.2, 6253.5, 6253.6, 6254, 6254.1-6254.22, 6255, 6267, 6268, 6276.02-6276.48.

Equal Employment Opportunity All loans shall comply with Executive Order 11246, "Equal Employment Opportunity," as amended by Executive Order 11375, "Amending Executive Order 11246 Relating to Equal Employment Opportunity," and as supplemented by regulations at 41 CFR part 60, "Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor." In addition, the Borrower will undertake good faith efforts in compliance with 40 CFR §35.6580 to give opportunities for qualified Small Business Enterprises (SBE), Minority Business Enterprises (MBE) and Women-Owned Business Enterprises (WBE) to submit proposals, bids, and provide services on contracts and subcontracts for services and supplies. The Borrower may be requested to submit a report of such efforts.

Equal Credit Opportunity Act (15 U.S.C. 1691) The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Nondiscrimination in Recipients of Federal Assistance (Civil Rights Act of 1964 Title VI, Federal Water Pollution Control Act of 1972 Section 13, Federal Rehabilitation Act of 1973 Section 504, Age Discrimination Act of 1975 Pub. L. 94-135): These rules provide that no person in the United States shall, on the grounds of race, color; religion, national origin, sex, age or handicap be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Copeland "Anti-Kickback" Act (18 U.S.C. 874 and 40 U.S.C. 276c)

All loans will comply with the Copeland "Anti-Kickback" Act (18 U.S.C. 874), as supplemented by Department of Labor regulations (29 CFR part 3, "Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States"). The Act provides that each contractor or subrecipient shall be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he is otherwise entitled. The recipient shall report all suspected or reported violations to EPA.

Davis-Bacon Act, as amended (40 U.S.C. 276a to a-7) Pursuant to CERCLA 104(G) (1), The Davis Bacon Act applies to construction, repair or alteration work funded in whole or in part with BCRLF loan funds. All construction contracts awarded by the recipient or subcontractors of more than \$2000 shall include a provision for compliance with the Davis-Bacon Act (40 U.S.C. 276a to a-7) and as supplemented by Department of Labor regulations (29 CFR part 5). Under this Act, contractors shall be required to pay wages to laborers and mechanics at a rate not less than the minimum wages specified in a wage determination made by the Secretary of Labor. In addition, contractors shall be required to pay wages not less than once a week. The recipient shall place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation and the award of a contract shall be conditioned upon the acceptance of the wage determination. The recipient shall report all suspected or reported violations to USEPA and the DTSC.

Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333)

Where applicable, all loans in excess of \$100,000 for construction contracts and in excess of \$2500 for other loans that involve the employment of mechanics or laborers shall include a provision for compliance with sections 102 and 107 of the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333), as supplemented by Department of Labor regulations (29 CFR part 5). Under section 102 of the Act, each recipient shall be required to compute the wages

of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than 1/2 times the basic rate of pay for all hours worked in excess of 40 hours in the work week. Section 107 of the Act is applicable to construction work and

provides that no laborer or mechanic shall be required to work in surroundings or under working conditions that are unsanitary, hazardous or dangerous.

Executive Order 11738—Environmental Protection (38 F.R. 25161) including the Clean Air Act (42 U.S.C. 7401 *et seq.*) and the Federal Water Pollution Control Act (33 U.S.C. 1251 *et seq.*), as amended

The Executive Order charges the USEPA with administering its programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environmental protection legislation. The USEPA must, therefore, impose conditions on some loans. By acknowledging receipt of this form and presenting the application, the principals of all small businesses borrowing \$100,000 or more in direct funds stipulate the following:

1. That any facility used, or to be used, by the subject firm is not cited on the USEPA list of Violating Facilities.
2. That subject firm will comply with all the requirements of Section 114 & 306 of the Clean Air Act (42 U.S.C. 7401 *et seq.*) and section 508 of the Clean Water Act, and Section 308 of the Water Act (33 U.S.C. 1318) relating to inspection, monitoring, entry, reports and information, as well as all other requirements of the respective Acts, and all regulations and guidelines issued thereunder.
3. That the subject firm will notify the Lender of the receipt of any communication from the Director of the USEPA indicating that a facility utilized, or to be utilized, by subject firm is under consideration to be listed on the USEPA list of Violating Facilities.

Byrd Anti-Lobbying Amendment (31 U.S.C. 1352)

Section 319 of Public Law 101-121 prohibits recipients of Federal contracts, grants, and loans from using appropriated funds for lobbying the Executive or Legislative Branches of the Federal Government in connection with a specific contract, grant, or loan. Recipients who apply for a loan shall file the required certification. Each tier certifies to the tier above that it will not and has not used Federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant or any other award covered by 31 U.S.C. 1352. Each tier shall also disclose any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award. Such disclosures are forwarded from tier to tier up to the loan recipient.

USEPA Requirements for Drug-Free Workplace

The Drug-Free Workplace Act of 1988 requires that all recipients receiving funds from any federal agency certify to that agency that they will maintain a drug-free workplace, or, in the case of a recipient who is an individual, certify to the agency that his or her conduct of activity will be drug-free. This government-wide rule implements the statutory requirements. It directs that recipients take steps to provide a drug-free workplace in accordance with the Act.

Debarment and Suspension (Executive Orders 12549 and 12689)

A person who is debarred or suspended is excluded from federal financial and non financial assistance and benefits under federal programs and activities. No loans shall be made to parties listed on the General Services Administration's List of Parties Excluded from Federal Procurement or Nonprocurement Programs in accordance with Executive Orders 12549 and

12689, "Debarment and Suspension." This list contains the names of parties debarred, suspended, or otherwise excluded by agencies, and contractors declared ineligible under statutory or regulatory authority other than Executive Order 12549. Borrowers shall provide the required certification regarding its exclusion status and that of its principal employees.

Other Economic or Social Requirements

Demonstration Cities and Metropolitan Development Act of 1966 (Pub. L. 89-754, as amended), Uniform Relocation and Real Property Acquisition Policies Act of 1970 (Pub. L. 91-646, as amended), Section 504

of the Rehabilitation act of 1973 (Pub. L. 93-112, including executive orders 11914 & 11250), Section 192 of the Small Business Administration Reauthorization and Amendment Act of 1988 (Pub. L. 100-590), Women's and Minority Business Enterprise, Executive Orders 11625, 12138, 12432.

Name

Date

Name

Date



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Brownfields Cleanup – Application Checklist

Prospective applicants should first complete the site eligibility information in this application package and submit it along with any environmental assessments to the Department of Toxic Substances Control (DTSC) for review. The information will be used to determine site and project eligibility.

<input checked="" type="checkbox"/>	Complete Site Eligibility application forms
<input type="checkbox"/>	Environmental Studies (Environmental Phase 1 & Phase 2 Audits) if available. All information required as part of All Appropriate Inquiries, if applicable.
<input type="checkbox"/>	Remediation proposal including cost estimates.
<input type="checkbox"/>	Description of planned reuse of site.

If the site is determined eligible, the applicant will complete the loan application information along with supporting financial documents. DTSC will schedule a meeting with the applicant to collect the loan application information and to discuss a plan to provide the public with an opportunity to review and comment on the proposed project. Please contact Tom Cota at (714) 484-5459 (or e-mail TCota@dtsc.ca.gov) or e-mail LoansGrants@dtsc.ca.gov to submit questions and/or discuss your proposed project.

<input checked="" type="checkbox"/>	Submit \$500 loan application fee (non-refundable).
<input type="checkbox"/>	Complete loan application forms.
<input type="checkbox"/>	Personal Financial Statement (each applicant) prepared within last 3 months.
<input checked="" type="checkbox"/>	Individual Federal Tax Returns (three most recent years). All schedules.
<input checked="" type="checkbox"/>	Business Financial Statements and Tax Returns (three most recent years).
<input checked="" type="checkbox"/>	Interim Financial Statements, not more than 45 days old.
<input checked="" type="checkbox"/>	Articles of Incorporation and bylaws or Partnership Agreement, if applicable.
<input type="checkbox"/>	Business debt schedule.
<input type="checkbox"/>	Statements Required by Law and Executive Order document.



OMB APPROVAL NO. 3245-0188
EXPIRATION DATE: 3/31/2008

PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name _____	Business Phone _____
Residence Address _____	Residence Phone _____
City, State, & Zip Code _____	
Business Name of Applicant/Borrower _____	

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hand & in Banks	\$ _____	Accounts Payable	\$ _____
Savings Accounts	\$ _____	Notes Payable to Banks and Others	\$ _____
IRA or Other Retirement Account	\$ _____	(Describe in Section 2)	
Accounts & Notes Receivable	\$ _____	Installment Account (Auto)	\$ _____
Life Insurance-Cash Surrender Value Only	\$ _____	Mo. Payments \$ _____	
(Complete Section 8)		Installment Account (Other)	\$ _____
Stocks and Bonds	\$ _____	Mo. Payments \$ _____	
(Describe in Section 3)		Loan on Life Insurance	\$ _____
Real Estate	\$ _____	Mortgages on Real Estate	\$ _____
(Describe in Section 4)		(Describe in Section 4)	
Automobile-Present Value	\$ _____	Unpaid Taxes	\$ _____
Other Personal Property	\$ _____	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities	\$ _____
Other Assets	\$ _____	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	\$ _____
Total	\$ _____	Net Worth	\$ _____
		Total	\$ _____

Section 1. Source of Income	Contingent Liabilities
Salary	As Endorser or Co-Maker
Net Investment Income	Legal Claims & Judgments
Real Estate Income	Provision for Federal Income Tax
Other Income (Describe below)	Other Special Debt

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).					
Number of Shares	Name of Securities	Cost	Market Value (Quotation/Exchange)	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)			
	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature:	Date:	Social Security Number:
Signature:	Date:	Social Security Number:

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.

BUSINESS DEBT SCHEDULE

Include the following information on all installment debts, notes, contracts, and mortgages. *Current balance must match the current balance sheet.* Include all capital leases shown on the balance sheet (if any). *Do not include accounts receivable and accounts payable.*

Business Name _____ As of _____, 200__

Name of Creditor	Original Amount	Original Date	Current Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral	Current or Delinquent
		Total Current Balance			Total Monthly Payment			

Signature: _____ Title: _____ Date: _____